United States Bankruptcy Court Middle District of Pennsylvania

In re: Douglas L Yeater, Sr. Debtor

Case No. 17-01691-HWV Chapter 7

TOTAL: 4

CERTIFICATE OF NOTICE

District/off: 0314-1 User: DDunbar Page 1 of 1 Date Rcvd: Jul 31, 2017 Form ID: 318 Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2017. 4530 Sequoia Drive, Apt. A, db +Douglas L Yeater, Sr., Harrisburg, PA 17109-5171 +Mariner Finance, 8211 Town Center Drive, 4912942 Nottingham, MD 21236-5904 Harrisburg, PA 17109-5171 4912943 +Maryanne E. Yeater, 4530 Seguoia Drive, Apt. A, +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +SST Medallio, 4315 Pickett Road, Saint Joseph, MO 64503-1600 4913519 4912945 +SYNBC/Value City Furniture, 4912946 PO Box 965036, Orlando, FL 32896-5036 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: CAPITALONE.COM Jul 31 2017 19:08:00 Capital One Bank USA, PO Box 30281, 4912938 Salt Lake City, UT 84130-0281 +EDI: CHASE.COM Jul 31 2017 19:03:00 Wilmington, DE 19850-5298 4912939 Chase Bank/One Card, PO Box 15298, EDI: RCSFNBMARIN.COM Jul 31 2017 19:03:00 4912940 PO Box 98872. Credit One Bank, Las Vegas, NV 89193-8872 4912941 +E-mail/Text: bk@lendingclub.com Jul 31 2017 19:05:49 Lending Club Corporation, 71 Stevenson Pl., STE #300, San Francisco, CA 94105-2985 +E-mail/Text: unger@members1st.org Jul 31 2017 19:06:02 Mer 4912944 Member's 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899 TOTAL: 5 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** PO Box 41021, +PRA Receivables Management, LLC, Norfolk, VA 23541-1021 cr* TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2017 at the address(es) listed below:

Douglas R Roeder on behalf of Debtor Douglas L Yeater, Sr. droeder1@comcast.net on behalf of Creditor Medallion Bank bkgroup@kmllawgroup.com James Warmbrodt Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epigsystems.com United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Information to identify the case:		
Debtor 1	Douglas L Yeater Sr.	Social Security number or ITIN xxx-xx-5549
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court Middle District of Pennsylvania		
Case number:	1:17-bk-01691-HWV	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas L Yeater Sr.

By the court:

July 31, 2017

Honorable Henry W. Van Eck United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

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Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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